



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

[dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com)

Attorneys for Secured Creditor

Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company

In Re:

Raymond J. Steward and Kathleen Steward,

Debtors.

Order Filed on June 5, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-14113 ABA  
Adv. No.:  
Hearing Date: 5/13/2020 @ 9:00 a.m.

Judge: Andrew B. Altenburg Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: June 5, 2020**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Page 2

Debtors:

Raymond J. Steward and Kathleen Steward

Case No.:

20-14113 ABA

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company, holder of a mortgage on real property located at 606 West Madison Avenue, Magnolia, NJ, 08049, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Tamika Nicole Wyche, Esquire, attorney for Debtors, Raymond J. Steward and Kathleen Steward, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor (Claim # 7) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve the right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Raymond J. Steward, III  
 Kathleen Steward  
 Debtors

Case No. 20-14113-ABA  
 Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db/jdb Raymond J. Steward, III, Kathleen Steward, 606 W Madison Ave, Magnolia, NJ 08049-1526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Tamika Nicole Wyche on behalf of Joint Debtor Kathleen Steward daviddanielslaw@gmail.com, G30609@notify.cincompass.com  
 Tamika Nicole Wyche on behalf of Debtor Raymond J. Steward, III daviddanielslaw@gmail.com, G30609@notify.cincompass.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6